

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Rita J Mikhail

Debtor(s)

Case No. 09 B 48609

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/31/2009, and was converted to chapter 13 on 12/18/2009.
- 2) The plan was confirmed on 03/31/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/15/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/02/2010.
- 5) The case was Converted on 01/11/2013.
- 6) Number of months from filing to last payment: 33.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$37,500.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$37,500.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,850.01
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,850.01**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Educational Services	Unsecured	8,739.00	NA	NA	0.00	0.00
BAC Home Loan Servicing LP	Secured	174,706.00	NA	NA	0.00	0.00
Chase	Unsecured	4,810.00	NA	NA	0.00	0.00
Chase	Unsecured	11,400.00	NA	NA	0.00	0.00
Chase	Unsecured	8,971.00	NA	NA	0.00	0.00
Chase	Unsecured	1,331.00	NA	NA	0.00	0.00
Chase Automotive Finance	Unsecured	11,392.00	NA	NA	0.00	0.00
Educational Credit Management Corp	Unsecured	27,358.00	36,016.04	36,016.04	19,692.43	0.00
Harris & Harris	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	88.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	265.00	NA	NA	0.00	0.00
PYOD	Unsecured	27,729.00	29,185.17	29,185.17	15,957.56	0.00
Washington Mutual Finance	Secured	107,428.00	NA	NA	0.00	0.00
World Financial Network National Bank	Unsecured	5,077.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$65,201.21</b>	<b>\$35,649.99</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$1,850.01</u>	
Disbursements to Creditors	<u>\$35,649.99</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$37,500.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/01/2013

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.